

Steele Law Firm, PLLC  
3629 Lovell Avenue  
Suite 100  
Fort Worth, TX 76107

Bar Number: 24070673  
Phone: (682) 231-0909

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

In re: **Gregory Thomas Higgins**  
9500 Live Oak Lane #A  
Fort Worth, TX 76179

xxx-xx-5818

§  
§  
§  
§  
§

Case No: **19-40927-13**

Date: **3/14/2019**

Chapter 13

Debtor(s)

**DEBTOR'S(S) CHAPTER 13 PLAN  
(CONTAINING A MOTION FOR VALUATION)**

**DISCLOSURES**

- ☒ This *Plan* does not contain any *Nonstandard Provisions*.
- ☐ This *Plan* contains *Nonstandard Provisions* listed in Section III.
- ☐ This *Plan* does not limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.
- ☒ This *Plan* does limit the amount of a secured claim based on a valuation of the *Collateral* for the claim.

This *Plan* does not avoid a security interest or lien.

Language in italicized type in this *Plan* shall be as defined in the "General Order 2017-01, Standing Order Concerning Chapter 13 Cases" and as it may be superseded or amended ("General Order"). All provisions of the General Order shall apply to this *Plan* as if fully set out herein.

Page 1

Plan Payment: **\$450.00**

Plan Term: **60 months**

Plan Base: **\$27,000.00**

Applicable Commitment Period: **60 months**

Value of Non-exempt property per § 1325(a)(4): **\$0.00**

Monthly Disposable Income per § 1325(b)(2): **\$0.00**

Monthly Disposable Income x ACP ("UCP"): **\$0.00**

**MOTION FOR VALUATION**

Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims who do not accept the *Plan*, *Debtor(s)* hereby move(s) the Court to value the *Collateral* described in Section I, Part E.(1) and Part F of the *Plan* at the lesser of the value set forth therein or any value claimed on the proof of claim. Any objection to valuation shall be filed at least seven (7) days prior to the date of the *Trustee's* pre-hearing conference regarding Confirmation or shall be deemed waived.

**SECTION I  
DEBTOR'S(S) CHAPTER 13 PLAN - SPECIFIC PROVISIONS  
FORM REVISED 7/1/17**

**A. PLAN PAYMENTS:**

*Debtor(s)* propose(s) to pay to the *Trustee* the sum of:

\$450.00 per month, months 1 to 60.

For a total of \$27,000.00 (estimated "*Base Amount*").

First payment is due 4/3/2019.

The applicable commitment period ("*ACP*") is 60 months.

Monthly Disposable Income ("*DI*") calculated by *Debtor(s)* per § 1325(b)(2) is: \$0.00.

The Unsecured Creditors' Pool ("*UCP*"), which is *DI* x *ACP*, as estimated by the *Debtor(s)*, shall be no less than:  
\$0.00.

*Debtor's(s)* equity in non-exempt property, as estimated by *Debtor(s)* per § 1325(a)(4), shall be no less than:  
\$0.00.

**B. STATUTORY, ADMINISTRATIVE AND DSO CLAIMS:**

- CLERK'S FILING FEE:** Total filing fees paid through the *Plan*, if any, are \$0.00 and shall be paid in full prior to disbursements to any other creditor.
- STATUTORY TRUSTEE'S PERCENTAGE FEE(S) AND NOTICING FEES:** *Trustee's Percentage Fee(s)* and any noticing fees shall be paid first out of each receipt as provided in General Order 2017-01 (as it may be superseded or amended) and 28 U.S.C. § 586(e)(1) and (2).
- DOMESTIC SUPPORT OBLIGATIONS:** The *Debtor* is responsible for paying any Post-petition Domestic Support Obligation directly to the DSO claimant. Pre-petition Domestic Support Obligations per Schedule "E/F" shall be paid in the following monthly payments:

<u>DSO CLAIMANTS</u>	<u>SCHED. AMOUNT</u>	<u>%</u>	<u>TERM (APPROXIMATE) (MONTHS __ TO __)</u>	<u>TREATMENT \$__ PER MO.</u>
----------------------	----------------------	----------	-------------------------------------------------	-----------------------------------

- C. ATTORNEY FEES:** To Steele Law Firm, PLLC, total: \$2,567.00;  
\$1,133.00 Pre-petition; \$1,434.00 disbursed by the *Trustee*.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

<u>MORTGAGEE</u>	<u>SCHED. ARR. AMT</u>	<u>DATE ARR. THROUGH</u>	<u>%</u>	<u>TERM (APPROXIMATE) (MONTHS __ TO __)</u>	<u>TREATMENT</u>
------------------	----------------------------	------------------------------	----------	-------------------------------------------------	------------------

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY THE TRUSTEE IN A CONDUIT CASE:**

MORTGAGEE	# OF PAYMENTS PAID BY TRUSTEE	CURRENT POST- PETITION MORTGAGE PAYMENT AMOUNT	FIRST CONDUIT PAYMENT DUE DATE (MM-DD-YY)
-----------	----------------------------------	------------------------------------------------------	-------------------------------------------------

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

MORTGAGEE	TOTAL AMT.	DUE DATE(S) (MM-DD-YY)	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
-----------	---------------	---------------------------	---	-----------------------------------------	-----------

**E.(1) SECURED CREDITORS - PAID BY THE TRUSTEE:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
EECU/Educational Employees Credit Uni	\$25,959.00	\$19,000.00	5.50%	Month(s) 1-8	\$237.50
2015 Dodge Ram			5.50%	Month(s) 9-9	\$267.53
			5.50%	Month(s) 10-58	\$405.00

B.

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	%		TREATMENT Pro-rata
--------------------------	-------------	-------	---	--	-----------------------

To the extent the value amount in E.(1) is less than the scheduled amount in E.(1), the creditor may object. In the event a creditor objects to the treatment proposed in paragraph E.(1), the Debtor(s) retain(s) the right to surrender the *Collateral* to the creditor in satisfaction of the creditor's claim.

**E.(2) SECURED 1325(a)(9) CLAIMS PAID BY THE TRUSTEE - NO CRAM DOWN:**

A.

CREDITOR / COLLATERAL	SCHED. AMT.	%	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT Per Mo.
--------------------------	-------------	---	-----------------------------------------	----------------------

B.

CREDITOR / COLLATERAL	SCHED. AMT.	%		TREATMENT Pro-rata
--------------------------	-------------	---	--	-----------------------

The valuation of *Collateral* set out in E.(1) and the interest rate to be paid on the above scheduled claims in E.(1) and E.(2) will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

Absent any objection to the treatment described in E.(1) or E.(2), the creditor(s) listed in E.(1) and E.(2) shall be deemed to have accepted the *Plan* per section 1325(a)(5)(A) of the Bankruptcy Code and to have waived its or their rights under section 1325(a)(5)(B) and (C) of the Bankruptcy Code.

**F. SECURED CREDITORS - COLLATERAL TO BE SURRENDERED:**

CREDITOR / COLLATERAL	SCHED. AMT.	VALUE	TREATMENT
--------------------------	-------------	-------	-----------

Upon confirmation, pursuant to 11 U.S.C. § 1322(b)(8), the surrender of the *Collateral* described herein will provide for the payment of all or part of a claim against the *Debtor(s)* in the amount of the value given herein.

The valuation of *Collateral* in F will be finally determined at confirmation. The allowed claim amount will be determined based on a timely filed proof of claim and the *Trustee's Recommendation Concerning Claims* ("TRCC") or by an order on an objection to claim.

The *Debtor(s)* request(s) that the automatic stay be terminated as to the surrendered *Collateral*. If there is no objection to the surrender, the automatic stay shall terminate and the *Trustee* shall cease disbursements on any secured claim which is secured by the *Surrendered Collateral*, without further order of the Court, on the 7th day after the date the *Plan* is filed. However, the stay shall not be terminated if the *Trustee* or affected secured lender files an objection in compliance with paragraph 8 of the General Order until such objection is resolved.

Nothing in this *Plan* shall be deemed to abrogate any applicable non-bankruptcy statutory or contractual rights of the *Debtor(s)*.

**G. SECURED CREDITORS - PAID DIRECT BY DEBTOR:**

CREDITOR	COLLATERAL	SCHED. AMT.
Lincoln Automotive Financial Service	2018 Ford Expedition	\$57,370.00

**H. PRIORITY CREDITORS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
----------	-------------	-----------------------------------------	-----------

**I. SPECIAL CLASS:**

CREDITOR	SCHED. AMT.	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
----------	-------------	-----------------------------------------	-----------

JUSTIFICATION: \_\_\_\_\_

**J. UNSECURED CREDITORS:**

CREDITOR	SCHED. AMT.	COMMENT
----------	-------------	---------

Ally Financial	\$0.00
Amex	\$3,025.00
Amex	\$1,495.00
Bank Of America	\$5,259.00
Barclays Bank Delaware	\$5,618.00
Barclays Bank Delaware	\$2,598.00
Capital One	\$591.00
Capital One	\$983.00
Chase Card Services	\$5,260.00
Chase Card Services	\$4,040.00
Citibank North America	\$1,355.00
Citicards Cbna	\$14,394.00
Citicards Cbna	\$3,780.00
Compass Bank	\$2,678.00
Conns Credit Corp	\$3,005.00
Credit One Bank	\$523.00
Credit One Bank	\$0.00
Credit Service Company	\$429.00
Credit Systems International, Inc	\$235.00

Credit Systems International, Inc	\$150.00	
Credit Systems International, Inc	\$61.00	
Credit Systems International, Inc	\$47.00	
Credit Systems International, Inc	\$36.00	
Credit Systems International, Inc	\$28.00	
Credit Systems International, Inc	\$28.00	
Discover Financial	\$8,075.00	
EECU/Educational Employees Credit Union	\$6,959.00	Unsecured portion of the secured debt (Bifurcated)
EECU/Educational Employees Credit Union	\$924.00	
First National Bank	\$5,308.00	
First Premier Bank	\$943.00	
First Premier Bank	\$874.00	
Fnb Omaha	\$1,201.00	
Kia Motors Finance Co	\$15,291.00	
Kohls/Capital One	\$119.00	
Marcus by Goldman Sachs	\$11,733.00	
Merrick Bank/CardWorks	\$2,161.00	
Phoenix Financial Services. Llc	\$250.00	
RS Clark & Associates	\$555.00	
Syncb/marvel Dc	\$2,760.00	
Synchrony Bank	\$6,597.00	
Synchrony Bank/Care Credit	\$19.00	
Synchrony Bank/Gap	\$5,757.00	
Synchrony Bank/Walmart	\$0.00	
Synchrony Bank/Walmart	\$3,782.00	
TOTAL SCHEDULED UNSECURED:	<u>\$128,926.00</u>	

The Debtor's(s') estimated (but not guaranteed) payout to unsecured creditors based on the scheduled amount is 1%.

General unsecured claims will not receive any payment until after the order approving the TRCC becomes final.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

§ 365 PARTY	ASSUME/REJECT	CURE AMOUNT	TERM (APPROXIMATE) (MONTHS __ TO __)	TREATMENT
Public Storage	Assumed	\$0.00		

**SECTION II**  
**DEBTOR'S(S') CHAPTER 13 PLAN - GENERAL PROVISIONS**  
**FORM REVISED 7/1/17**

**A. SUBMISSION OF DISPOSABLE INCOME:**

Debtor(s) hereby submit(s) future earnings or other future income to the Trustee to pay the Base Amount.

**B. ADMINISTRATIVE EXPENSES, DSO CLAIMS & PAYMENT OF TRUSTEE'S STATUTORY PERCENTAGE FEE(S) AND NOTICING FEES:**

The Statutory Percentage Fees of the Trustee shall be paid in full pursuant to 11 U.S.C. §§ 105(a), 1326(b)(2), and 28 U.S.C. § 586(e)(1)(B). The Trustee is authorized to charge and collect Noticing Fees as indicated in Section I, Part "B" hereof.

**C. ATTORNEY FEES:**

*Debtor's(s)* Attorney Fees totaling the amount indicated in Section I, Part C, shall be disbursed by the *Trustee* in the amount shown as "Disbursed By The Trustee" pursuant to this *Plan* and the ***Debtor's(s)*** Authorization for Adequate Protection Disbursements ("AAPD"), if filed.

**D.(1) PRE-PETITION MORTGAGE ARREARAGE:**

The Pre-Petition *Mortgage Arrearage* shall be paid by the *Trustee* in the allowed pre-petition arrearage amount and at the rate of interest indicated in Section I, Part D.(1). To the extent interest is provided, it will be calculated from the date of the Petition. The principal balance owing upon confirmation of the *Plan* on the allowed pre-petition *Mortgage Arrearage* amount shall be reduced by the total adequate protection less any interest (if applicable) paid to the creditor by the *Trustee*. Such creditors shall retain their liens.

**D.(2) CURRENT POST-PETITION MORTGAGE PAYMENTS DISBURSED BY TRUSTEE IN A CONDUIT CASE:**

*Current Post-Petition Mortgage Payment(s)* shall be paid by the *Trustee* as indicated in Section I, Part D.(2), or as otherwise provided in the General Order.

The *Current Post-Petition Mortgage Payment(s)* indicated in Section I, Part D.(2) reflects what the *Debtor(s)* believe(s) is/are the periodic payment amounts owed to the *Mortgage Lender* as of the date of the filing of this *Plan*. Adjustment of the *Plan Payment* and *Base Amount* shall be calculated as set out in the General Order, paragraph 15(c)(3).

Payments received by the *Trustee* for payment of the *Debtor's Current Post-Petition Mortgage Payment(s)* shall be deemed adequate protection to the creditor.

Upon completion of the *Plan*, *Debtor(s)* shall resume making the *Current Post-Petition Mortgage Payments* required by their contract on the due date following the date specified in the *Trustee's* records as the date through which the *Trustee* made the last *Current Post-Petition Mortgage Payment*.

Unless otherwise ordered by the Court, and subject to Bankruptcy Rule 3002.1(f)-(h), if a *Conduit Debtor* is current on his/her *Plan Payments* or the payment(s) due pursuant to any wage directive, the *Mortgage Lender* shall be deemed current post-petition.

**D.(3) POST-PETITION MORTGAGE ARREARAGE:**

The *Post-Petition Mortgage Arrearage* shall be paid by the *Trustee* in the allowed amount and at the rate of interest indicated in Section I, Part D.(3). To the extent interest is provided, it will be calculated from the date of the Petition.

*Mortgage Lenders* shall retain their liens.

**E.(1) SECURED CLAIMS TO BE PAID BY TRUSTEE:**

The claims listed in Section I, Part E.(1) shall be paid by the *Trustee* as secured to the extent of the lesser of the allowed claim amount (per a timely filed Proof of Claim not objected to by a party in interest) or the value of the *Collateral* as stated in the *Plan*. Any amount claimed in excess of the value shall automatically be split and treated as unsecured as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(1) as set out in 11 U.S.C. § 1325(a)(5)(B)(i) and shall receive interest at the rate indicated from the date of confirmation or, if the value shown is greater than the allowed claim amount, from the date of the Petition, up to the amount by which the claim is over-secured. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments less any interest (if applicable) paid to the creditor by the *Trustee*.

**E.(2) SECURED 1325(a)(9) CLAIMS TO BE PAID BY THE TRUSTEE--NO CRAM DOWN:**

Claims in Section I, Part E.(2) are either debts incurred within 910 days of the *Petition Date* secured by a purchase money security interest in a motor vehicle acquired for the personal use of the *Debtor(s)* or debts incurred within one year of the *Petition Date* secured by any other thing of value.

The claims listed in Section I, Part E.(2) shall be paid by the *Trustee* as fully secured to the extent of the allowed amount (per a timely filed Proof of Claim not objected to by a party in interest). Such creditors shall retain their liens on the *Collateral* described in Section I, Part E.(2) until the earlier of the payment of the underlying debt determined under non-bankruptcy law or a discharge under § 1328 and shall receive interest at the rate indicated from the date of confirmation. The principal balance owing upon confirmation of the *Plan* on the allowed secured claim shall be reduced by the total of adequate protection payments paid to the creditor by the *Trustee*.

To the extent a secured claim not provided for in Section I, Part D, E.(1) or E.(2) is allowed by the Court, *Debtor(s)* will pay the claim direct per the contract or statute.

Each secured claim shall constitute a separate class.

**F. SATISFACTION OF CLAIM BY SURRENDER OF COLLATERAL:**

The claims listed in Section I, Part F shall be satisfied as secured to the extent of the value of the *Collateral*, as stated in the *Plan*, by surrender of the *Collateral* by the *Debtor(s)* on or before confirmation. Any amount claimed in excess of the value of the *Collateral*, to the extent it is allowed, shall be automatically split and treated as indicated in Section I, Part H or J, per 11 U.S.C. § 506(a).

Each secured claim shall constitute a separate class.

**G. DIRECT PAYMENTS BY DEBTOR(S):**

Payments on all secured claims listed in Section I, Part G shall be disbursed by the *Debtor(s)* to the claimant in accordance with the terms of their agreement or any applicable statute, unless otherwise provided in Section III, "Nonstandard Provisions."

No direct payment to the IRS from future income or earnings in accordance with 11 U.S.C. § 1322(a)(1) will be permitted.

Each secured claim shall constitute a separate class.

**H. PRIORITY CLAIMS OTHER THAN DOMESTIC SUPPORT OBLIGATIONS:**

Failure to object to confirmation of this *Plan* shall not be deemed acceptance of the "SCHED. AMT." shown in Section I, Part H. The claims listed in Section I, Part H shall be paid their allowed amount by the *Trustee*, in full, pro-rata, as priority claims, without interest.

**I. CLASSIFIED UNSECURED CLAIMS:**

Classified unsecured claims shall be treated as allowed by the Court.

**J. GENERAL UNSECURED CLAIMS TIMELY FILED:**

All other allowed claims not otherwise provided for herein shall be designated general unsecured claims.

**K. EXECUTORY CONTRACTS AND UNEXPIRED LEASES:**

As provided in § 1322(b)(7) of the Bankruptcy Code, the *Debtor(s)* assume(s) or reject(s) the executory contracts or unexpired leases with parties as indicated in Section I, Part K.

Assumed lease and executory contract arrearage amounts shall be disbursed by the *Trustee* as indicated in Section I, Part K.

**L. CLAIMS TO BE PAID:**

"TERM (APPROXIMATE)" as used in this *Plan* states the estimated number of months from the *Petition Date* required to fully pay the allowed claim. If adequate protection payments have been authorized and made, they will be applied to principal as to both under-secured and fully secured claims and allocated between interest and principal as to over-secured claims. Payment pursuant to this *Plan* will only be made on statutory, secured, administrative, priority and unsecured claims that are allowed or, pre-confirmation, that the *Debtor(s)* has/have authorized in a filed Authorization for Adequate Protection Disbursements.

**M. ADDITIONAL PLAN PROVISIONS:**

Any additional *Plan* provisions shall be set out in Section III, "Nonstandard Provisions."

**N. POST-PETITION NON-ESCROWED AD VALOREM (PROPERTY) TAXES AND INSURANCE:**

Whether the *Debtor* is a *Conduit Debtor* or not, if the regular payment made by the *Debtor* to a *Mortgage Lender* or any other lienholder secured by real property does not include an escrow for the payment of ad valorem (property) taxes or insurance, the *Debtor* is responsible for the timely payment of post-petition taxes directly to the tax assessor and is responsible for maintaining property insurance as required by the mortgage security agreement, paying all premiums as they become due directly to the insurer. If the *Debtor* fails to make these payments, the mortgage holder may, but is not required to, pay the taxes and/or the insurance. If the mortgage holder pays the taxes and/or insurance, the mortgage holder may file, as appropriate, a motion for reimbursement of the amount paid as an administrative claim or a *Notice of Payment Change by Mortgage Lender* or a *Notice of Fees, Expenses, and Charges*.

**O. CLAIMS NOT FILED:**

A claim not filed with the Court will not be paid by the *Trustee* post-confirmation regardless of its treatment in Section I or on the AAPD.

**P. CLAIMS FOR PRE-PETITION NON-PECUNIARY PENALTIES, FINES, FORFEITURES, MULTIPLE, EXEMPLARY OR PUNITIVE DAMAGES:**

Any unsecured claim for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims, shall be paid only a pro-rata share of any funds remaining after all other unsecured claims, including late filed claims, have been paid in full.

**Q. CLAIMS FOR POST-PETITION PENALTIES AND INTEREST:**

No interest, penalty, or additional charge shall be allowed on any pre-petition claims subsequent to the filing of the petition, unless expressly provided herein.

**R. BUSINESS CASE OPERATING REPORTS:**

Upon the filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report, business *Debtors* are no longer required to file operating reports with the *Trustee*, unless the *Trustee* requests otherwise. The filing of the *Trustee's* 11 U.S.C. § 1302(c) Business Case Report shall terminate the *Trustee's* duties but not the *Trustee's* right to investigate or monitor the *Debtor's(s)* business affairs, assets or liabilities.

**S. NO TRUSTEE'S LIABILITY FOR DEBTOR'S POST-CONFIRMATION OPERATION AND BAR DATE FOR CLAIMS FOR PRE-CONFIRMATION OPERATIONS:**

The *Trustee* shall not be liable for any claim arising from the post-confirmation operation of the *Debtor's(s)* business. Any claims against the *Trustee* arising from the pre-confirmation operation of the *Debtor's(s)* business must be filed with the Bankruptcy Court within sixty (60) days after entry by the Bankruptcy Court of the Order of Confirmation or be barred.

**T. DISPOSAL OF DEBTOR'S NON-EXEMPT PROPERTY; RE-VESTING OF PROPERTY; NON-LIABILITY OF TRUSTEE FOR PROPERTY IN POSSESSION OF DEBTOR WHERE DEBTOR HAS EXCLUSIVE RIGHT TO USE, SELL, OR LEASE IT; AND TRUSTEE PAYMENTS UPON POST CONFIRMATION CONVERSION OR DISMISSAL:**

*Debtor(s)* shall not dispose of or encumber any non-exempt property or release or settle any lawsuit or claim by *Debtor(s)*, prior to discharge, without consent of the *Trustee* or order of the Court after notice to the *Trustee* and all creditors.

Property of the estate shall not vest in the *Debtor* until such time as a discharge is granted or the *Case* is dismissed or closed without discharge. Vesting shall be subject to all liens and encumbrances in existence when the *Case* was filed and all valid post-petition liens, except those liens avoided by court order or extinguished by operation of law. In the event the *Case* is converted to a case under chapter 7, 11, or 12 of the Bankruptcy Code, the property of the estate shall vest in accordance with applicable law. After confirmation of the *Plan*, the *Trustee* shall have no further authority, fiduciary duty or liability regarding the use, sale, insurance of or refinancing of property of the estate except to respond to any motion for the proposed use, sale, or refinancing of such property as required by the applicable laws and/or rules. Prior to any discharge or dismissal, the *Debtor(s)* must seek approval of the court to purchase, sell, or refinance real property.

Upon dismissal of the *Case* post confirmation, the *Trustee* shall disburse all funds on hand in accordance with this *Plan*. Upon conversion of the *Case*, any balance on hand will be disbursed by the *Trustee* in accordance with applicable law.

**U. ORDER OF PAYMENT:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 *Trustee* after the entry of an order confirming the Chapter 13 Plan, whether pursuant to this *Plan* or a modification thereof, will be paid in the order set out below, to the extent a creditor's claim is allowed or the disbursement is otherwise authorized. Each numbered paragraph below is a level of payment. All disbursements which are in a specified monthly amount are referred to as "per mo." At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on a per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. If multiple claimants are scheduled to receive per mo payments within the same level of payment and there are insufficient funds to make those payments in full, available funds will be disbursed to the claimants within that level on a pro-rata basis. Claimants with a higher level of payment which are designated as receiving pro-rata payments shall be paid, in full, before any disbursements are made to any claimant with a lower level of payment.

1st -- Clerk's Filing Fee and Trustee's Percentage Fee(s) and Noticing Fees in B.(1) and B.(2) and per statutory provisions will be paid in full.

2nd -- Current Post-Petition Mortgage Payments (Conduit) in D.(2) and as adjusted according to the General Order, which must be designated to be paid per mo.

3rd -- Creditors listed in E.(1)(A) and E.(2)(A), which must be designated to be paid per mo, and Domestic Support Obligations ("DSO") in B.(3), which must be designated to be paid per mo.

4th -- Attorney Fees in C, which must be designated to be paid pro-rata.

5th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid per mo.

6th -- Post-Petition Mortgage Arrearage as set out in D.(3), if designated to be paid pro-rata.

7th -- Arrearages owed on Executory Contracts and Unexpired Leases in K, which must be designated to be paid per mo.

8th -- Any Creditors listed in D.(1), if designated to be paid per mo.

9th -- Any Creditors listed in D.(1), if designated to be paid pro-rata and/or Creditors listed in E.(1)(B) or E.(2)(B), which must be designated to be paid pro-rata.

10th -- All amounts allowed pursuant to a *Notice of Fees, Expenses and Charges*, which will be paid pro-rata.

11th -- Priority Creditors Other than Domestic Support Obligations ("Priority Creditors") in H, which must be designated to be paid pro-rata.

12th -- Special Class in I, which must be designated to be paid per mo.

13th -- Unsecured Creditors in J, other than late filed or penalty claims, which must be designated to be paid pro-rata.

14th -- Late filed claims by Secured Creditors in D.(1), D.(2), D.(3), E.(1) and E.(2), which must be designated to be paid pro-rata, unless other treatment is authorized by the Court.

15th -- Late filed claims for DSO or filed by Priority Creditors in B.(3) and H, which must be designated to be paid pro-rata.

16th -- Late filed claims by Unsecured Creditors in J, which must be designated to be paid pro-rata.

17th -- Unsecured claims for a non-pecuniary penalty, fine, or forfeiture, or for multiple, exemplary or punitive damages, expressly including an IRS penalty to the date of the petition on unsecured and/or priority claims. These claims must be designated to be paid pro-rata.

**V. POST-PETITION CLAIMS:**

Claims filed under § 1305 of the Bankruptcy Code shall be paid as allowed. To the extent necessary, *Debtor(s)* will modify this *Plan*.

**W. TRUSTEE'S RECOMMENDATION CONCERNING CLAIMS ("TRCC") PROCEDURE:**

See the provisions of the General Order regarding this procedure.

**SECTION III  
NONSTANDARD PROVISIONS**

The following nonstandard provisions, if any, constitute terms of this *Plan*. Any nonstandard provision placed elsewhere in the *Plan* is void.

**None.**

I, the undersigned, hereby certify that the *Plan* contains no nonstandard provisions other than those set out in this final paragraph.

**/s/ Lindsay D Steele**

Lindsay D Steele, Debtor's(s') Attorney

Debtor (if unrepresented by an attorney)

Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) is respectfully submitted.

**/s/ Lindsay D Steele**

Lindsay D Steele, Debtor's(s') Counsel

**24070673**

State Bar Number

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that the foregoing Debtor's(s') Chapter 13 Plan (Containing a Motion for Valuation) was served on the following entities either by Electronic Service or by First Class Mail, Postage Pre-paid on the **14th day of March, 2019** :

(List each party served, specifying the name and address of each party)

Dated: **March 14, 2019**

**/s/ Lindsay D Steele**

Lindsay D Steele, Debtor's(s') Counsel

Ally Financial  
xxxxxxxx1254  
Attn: Bankruptcy Dept  
PO Box 380901  
Bloomington, MN 55438

Capital One  
xxxxxxxxxxxx1965  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Citicards Cbna  
xxxxxxxxxxxx0358  
Citi Bank  
PO Box 6077  
Sioux Falls, SD 57117

Amex  
xxxxxxxxxxxx1923  
Correspondence/Bankruptcy  
PO Box 981540  
El Paso, TX 79998

Capital One  
xxxxxxxxxxxx7684  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Compass Bank  
xxxxxxxxxxxx6232  
Attn: Bankruptcy  
PO Box 10566  
Birmingham, AL 35296

Amex  
xxxxxxxxxxxx1783  
Correspondence/Bankruptcy  
PO Box 981540  
El Paso, TX 79998

Chase Card Services  
xxxxxxxxxxxx0935  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Conns Credit Corp  
xxxxxxxxxxxxxxxx0518  
Box 2356  
Beaumont, TX 77704

Bank Of America  
xxxxxxxxxxxx0121  
4909 Savarese Circle  
FL1-908-01-50  
Tampa, FL 33634

Chase Card Services  
xxxxxxxxxxxx7437  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Credit One Bank  
xxxxxxxxxxxx1388  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Barclays Bank Delaware  
xxxxxxxxxxxx6995  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

Citibank North America  
xxxxxxxxxxxx7892  
Citibank Corp/Centralized Bankruptcy  
PO Box 790034  
St Louis, MO 63179

Credit One Bank  
xxxxxxxxxxxx2960  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Barclays Bank Delaware  
xxxxxxxxxxxx8863  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

Citicards Cbna  
xxxxxxxxxxxx2518  
Citi Bank  
PO Box 6077  
Sioux Falls, SD 57117

Credit Service Company  
xxx5878  
Attn: Bankruptcy  
PO Box 1120  
Colorado Springs, CO 80901

Credit Systems International, Inc  
xxxxx3175  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

EECU/Educational Employees Credit  
Union  
xxxxxx0001  
Attn: Bankruptcy  
PO Box 1777  
Fort Worth, TX 76101

Kia Motors Finance Co  
xxxxxxxxxx4374  
PO Box 20825  
Fountain Valley, CA 92728

Credit Systems International, Inc  
xxxxx5919  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

EECU/Educational Employees Credit  
Union  
xxxxxxxx4600  
Attn: Bankruptcy  
PO Box 1777  
Fort Worth, TX 76101

Kohls/Capital One  
xxxxxxxxxx0587  
Kohls Credit  
PO Box 3120  
Milwaukee, WI 53201

Credit Systems International, Inc  
xxxxx7083  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First National Bank  
xxxxxxxxxx9728  
Attn: Bankruptcy  
1620 Dodge St Mailstop 4440  
Omaha, NE 68197

Lincoln Automotive Financial Service  
xxxxx5165  
Attn: Bankruptcy  
PO Box 542000  
Omaha, NE 68154

Credit Systems International, Inc  
xxxxx8082  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First Premier Bank  
xxxxxxxxxx0055  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Linebarger Goggan Blair & Sampson,  
LLP  
2323 Bryan Street, Suite 1600  
Dallas, TX 75201

Credit Systems International, Inc  
xxxxx8084  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First Premier Bank  
xxxxxxxxxx2104  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Marcus by Goldman Sachs  
xxxxxxxx3362  
Attn: Bankruptcy  
PO Box 45400  
Salt Lake City, UT 84145

Credit Systems International, Inc  
xxxxx1758  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Fnb Omaha  
xxxxxxxxxx0253  
Attn: Bankruptcy  
PO Box 2490  
Omaha, NE 68103

Merrick Bank/CardWorks  
xxxxxxxxxx0872  
Attn: Bankruptcy  
PO Box 9201  
Old Bethpage, NY 11804

Credit Systems International, Inc  
xxxxx2409  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Gregory Thomas Higgins  
9500 Live Oak Lane #A  
Fort Worth, TX 76179

Phoenix Financial Services. Llc  
xxxx0433  
Attn: Bankruptcy  
PO Box 361450  
Indianapolis, IN 46236

Discover Financial  
xxxxxxxxxx9904  
PO Box 3025  
New Albany, OH 43054

Internal Revenue Service  
Special Procedures-Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Public Storage  
6451 Hilltop Road  
North Richland Hills, TX

RS Clark & Associates  
xxxxxxxxxxx8962  
12990 Pandora Drive  
Suite 150  
Dallas, TX 75238

United States Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-1496

Syncb/marvel Dc  
xxxxxxxxxxx2488  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank  
xxxxxxxxxxx6365  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank/Care Credit  
xxxxxxxxxxx6678  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank/Gap  
xxxxxxxxxxx2500  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
xxxxxxx9027  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Synchrony Bank/Walmart  
xxxxxxxxxxx1876  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Truman

Bar Number: **24070673**  
Phone: **(682) 231-0909**

**IN THE UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

Revised 10/1/2016

IN RE: **Gregory Thomas Higgins**  
9500 Live Oak Lane #A  
Fort Worth, TX 76179

**xxx-xx-5818**

www.ck12.org

CASE NO: 19-40927-13

Debtor(s)

**AUTHORIZATION FOR ADEQUATE PROTECTION DISBURSEMENTS**      DATED: 3/14/2019

The undersigned Debtor(s) hereby request that payments received by the Trustee prior to confirmation be disbursed as indicated below:

Periodic Payment Amount	\$450.00	
Disbursements	First (1)	Second (2) (Other)
Account Balance Reserve	\$5.00	\$5.00 carried forward
Trustee Percentage Fee	\$44.50	\$45.00
Filing Fee	\$0.00	\$0.00
Noticing Fee	\$48.30	\$0.00
<b>Subtotal Expenses/Fees</b>	<b>\$97.80</b>	<b>\$45.00</b>
Available for payment of Adequate Protection, Attorney Fees and Current Post-Petition Mortgage Payments:	<b>\$352.20</b>	<b>\$405.00</b>

**CREDITORS SECURED BY VEHICLES (CAR CREDITORS):**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
EECU/Educational Employees Credit	2015 Dodge Ram	\$25,959.00	\$19,000.00	1.25%	\$237.50

Total Adequate Protection Payments for Creditors Secured by Vehicles:	<b>\$237.50</b>
-----------------------------------------------------------------------	-----------------

**CURRENT POST-PETITION MORTGAGE PAYMENTS (CONDUIT):**

Name	Collateral	Start Date	Scheduled Amount	Value of Collateral	Payment Amount
------	------------	------------	------------------	---------------------	----------------

Payments for Current Post-Petition Mortgage Payments (Conduit):	\$0.00
-----------------------------------------------------------------	--------

**CREDITORS SECURED BY COLLATERAL OTHER THAN A VEHICLE:**

Name	Collateral	Scheduled Amount	Value of Collateral	Adequate Protection Percentage	Adequate Protection Payment Amount
------	------------	------------------	---------------------	--------------------------------	------------------------------------

---

Total Adequate Protection Payments for Creditors Secured by Collateral other than a vehicle:	<b>\$0.00</b>
----------------------------------------------------------------------------------------------	---------------

---

**TOTAL PRE-CONFIRMATION PAYMENTS**

---

**First Month Disbursement (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$237.50</b>
Debtor's Attorney, per mo:	<b>\$114.70</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

**Disbursements starting month 2 (after payment of Clerk's Filing Fee, any Noticing Fee, Chapter 13 Trustee Percentage Fee, and retention of the Account Balance Reserve):**

Current Post-Petition Mortgage Payments (Conduit payments), per mo:	<b>\$0.00</b>
Adequate Protection to Creditors Secured by Vehicles ("Car Creditor"), per mo:	<b>\$237.50</b>
Debtor's Attorney, per mo:	<b>\$167.50</b>
Adequate Protection to Creditors Secured by other than a Vehicle, per mo:	<b>\$0.00</b>

---

**Order of Payment:**

Unless otherwise ordered by the court, all claims and other disbursements made by the Chapter 13 Trustee prior to entry of an order confirming the Chapter 13 Plan will be paid in the order set out above. All disbursements which are in a specified monthly amount are referred to as "per mo". At the time of any disbursement, if there are insufficient funds on hand to pay any per mo payment in full, claimant(s) with a higher level of payment shall be paid any unpaid balance owed on the per mo payment plus the current per mo payment owed to that same claimant, in full, before any disbursement to a claimant with a lower level of payment. Other than the Current Post-Petition Mortgage Payments, the principal balance owing upon confirmation of the Plan on the allowed secured claim shall be reduced by the total of adequate protection payments, less any interest (if applicable), paid to the creditor by the Trustee.

---

DATED: **3/14/2019** \_\_\_\_\_

**/s/ Lindsay D Steele**  
\_\_\_\_\_  
Attorney for Debtor(s)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Gregory Thomas Higgins***Debtor*CASE NO. **19-40927-13**CHAPTER **13***Joint Debtor*

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that on March 14, 2019, a copy of the attached Chapter 13 Plan, with any attachments, was served on each party in interest listed below, by placing each copy in an envelope properly addressed, postage fully prepaid in compliance with Local Rule 9013 (g).

**/s/ Lindsay D Steele**

Lindsay D Steele  
Bar ID: 24070673  
Steele Law Firm, PLLC  
3629 Lovell Avenue  
Suite 100  
Fort Worth, TX 76107  
(682) 231-0909

Ally Financial  
xxxxxxxx1254  
Attn: Bankruptcy Dept  
PO Box 380901  
Bloomington, MN 55438

Barclays Bank Delaware  
xxxxxxxxxxxx6995  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

Chase Card Services  
xxxxxxxxxxxx0935  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Amex  
xxxxxxxxxxxx1923  
Correspondence/Bankruptcy  
PO Box 981540  
El Paso, TX 79998

Barclays Bank Delaware  
xxxxxxxxxxxx8863  
Attn: Correspondence  
PO Box 8801  
Wilmington, DE 19899

Chase Card Services  
xxxxxxxxxxxx7437  
Attn: Bankruptcy  
PO Box 15298  
Wilmington, DE 19850

Amex  
xxxxxxxxxxxx1783  
Correspondence/Bankruptcy  
PO Box 981540  
El Paso, TX 79998

Capital One  
xxxxxxxxxxxx1965  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Citibank North America  
xxxxxxxxxxxx7892  
Citibank Corp/Centralized Bankruptcy  
PO Box 790034  
St Louis, MO 63179

Bank Of America  
xxxxxxxxxxxx0121  
4909 Savarese Circle  
FL1-908-01-50  
Tampa, FL 33634

Capital One  
xxxxxxxxxxxx7684  
Attn: Bankruptcy  
PO Box 30285  
Salt Lake City, UT 84130

Citicards Cbna  
xxxxxxxxxxxx2518  
Citi Bank  
PO Box 6077  
Sioux Falls, SD 57117

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: Gregory Thomas Higgins*Debtor*CASE NO. **19-40927-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #1)

Citicards Cbna  
xxxxxxxxxxxx0358  
Citi Bank  
PO Box 6077  
Sioux Falls, SD 57117

Credit Systems International, Inc  
xxxxx5919  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

EECU/Educational Employees Credit  
Union  
xxxxxx0001  
Attn: Bankruptcy  
PO Box 1777  
Fort Worth, TX 76101

Compass Bank  
xxxxxxxxxxxx6232  
Attn: Bankruptcy  
PO Box 10566  
Birmingham, AL 35296

Credit Systems International, Inc  
xxxxx7083  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

EECU/Educational Employees Credit  
Union  
xxxxxxx4600  
Attn: Bankruptcy  
PO Box 1777  
Fort Worth, TX 76101

Conns Credit Corp  
xxxxxxxxxxxxxxxx0518  
Box 2356  
Beaumont, TX 77704

Credit Systems International, Inc  
xxxxx8082  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First National Bank  
xxxxxxxxxxx9728  
Attn: Bankruptcy  
1620 Dodge St Mailstop 4440  
Omaha, NE 68197

Credit One Bank  
xxxxxxxxxxxx1388  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Credit Systems International, Inc  
xxxxx8084  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First Premier Bank  
xxxxxxxxxxx0055  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit One Bank  
xxxxxxxxxxxx2960  
ATTN: Bankruptcy Department  
PO Box 98873  
Las Vegas, NV 89193

Credit Systems International, Inc  
xxxxx1758  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

First Premier Bank  
xxxxxxxxxxx2104  
Attn: Bankruptcy  
PO Box 5524  
Sioux Falls, SD 57117

Credit Service Company  
xxx5878  
Attn: Bankruptcy  
PO Box 1120  
Colorado Springs, CO 80901

Credit Systems International, Inc  
xxxxx2409  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Fnb Omaha  
xxxxxxxxxxx0253  
Attn: Bankruptcy  
PO Box 2490  
Omaha, NE 68103

Credit Systems International, Inc  
xxxxx3175  
Attn: Bankruptcy  
PO Box 1088  
Arlington, TX 76004

Discover Financial  
xxxxxxxxxxx9904  
PO Box 3025  
New Albany, OH 43054

Gregory Thomas Higgins  
9500 Live Oak Lane #A  
Fort Worth, TX 76179

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF TEXAS  
FORT WORTH DIVISION**

IN RE: **Gregory Thomas Higgins***Debtor*CASE NO. **19-40927-13**CHAPTER **13***Joint Debtor***CERTIFICATE OF SERVICE**

(Continuation Sheet #2)

Internal Revenue Service  
Special Procedures-Insolvency  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Phoenix Financial Services. Llc  
xxxx0433  
Attn: Bankruptcy  
PO Box 361450  
Indianapolis, IN 46236

Synchrony Bank/Walmart  
xxxxxxxxxxxx1876  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

Kia Motors Finance Co  
xxxxxxxxxxx4374  
PO Box 20825  
Fountain Valley, CA 92728

RS Clark & Associates  
xxxxxxxxxxx8962  
12990 Pandora Drive  
Suite 150  
Dallas, TX 75238

Truman

Kohls/Capital One  
xxxxxxxxxxx0587  
Kohls Credit  
PO Box 3120  
Milwaukee, WI 53201

Synco/marvel Dc  
xxxxxxxxxxx2488  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896

United States Trustee  
1100 Commerce Street  
Room 976  
Dallas, TX 75242-1496

Lincoln Automotive Financial Service  
xxxx5165  
Attn: Bankruptcy  
PO Box 542000  
Omaha, NE 68154

Synchrony Bank  
xxxxxxxxxxx6365  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Linebarger Goggan Blair & Sampson,  
LLP  
2323 Bryan Street, Suite 1600  
Dallas, TX 75201

Synchrony Bank/Care Credit  
xxxxxxxxxxx6678  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Marcus by Goldman Sachs  
xxxxxxxxxxx3362  
Attn: Bankruptcy  
PO Box 45400  
Salt Lake City, UT 84145

Synchrony Bank/Gap  
xxxxxxxxxxx2500  
Attn: Bankruptcy Dept  
PO Box 965060  
Orlando, FL 32896

Merrick Bank/CardWorks  
xxxxxxxxxxx0872  
Attn: Bankruptcy  
PO Box 9201  
Old Bethpage, NY 11804

Synchrony Bank/Walmart  
xxxxxxx9027  
Attn: Bankruptcy  
PO Box 965060  
Orlando, FL 32896